

Exhibil E. nesporse

December 13, 2022

Henry L. Robinson 1072 Bedford Ave, #022 Brooklyn, New York 11216

RE: Complaint ID: 13220176

Dear Mr. Robinson:

Flagship Credit Acceptance LLC ("Flagship") received correspondence from you via mail served on our registered agent on November 16, 2022. You titled your correspondence "Notice of the Right to Rescind Retail Installment Contract Signed: 11/01/2022," and you directed it to the below-named dealer, with a copy to Flagship. From what we can tell, your correspondence refers to a variety of laws that you state supports your right to rescind the motor vehicle contract you entered into with the dealer. Flagship has conducted a thorough investigation of your claim, the results of which are described below.

Please note that upon reviewing our records, we confirmed Flagship did not finance the purchase of your vehicle. By way of background, on November 1, 2022, you applied for credit with Victory Mitsubishi located in Bronx, New York (the "Dealer"). On that same day, you entered into a Retail Installment Sale Contract (the "Contract") with the Dealer in order to finance the purchase of a 2020 Chrysler 300. Flagship initially purchased the Contract from the Dealer, however, during the funding process for your loan, we could not verify the employment you listed on your credit application. As a result, the Contract was not funded by Flagship and was returned to the Dealer, and no account was created. Following receipt of your letter, we also reached out to the Dealer, which confirmed that the Vehicle has been financed by a different lender.

Accordingly, Flagship is not your lender, and any further concerns should be directed to the Dealer or the lender that has financed the purchase of your vehicle.

We thank you for bringing this matter to our attention and we apologize for any inconvenience this may have caused. You may contact me directly with any additional questions or concerns at (800) 327-8543, option 6, ext. 218.

Respectfully,

Andrea Markey Customer Advocate



Exhibit E.A. Response

December 13, 2022

Henry L. Robinson 1072 Bedford Ave, #022 Brooklyn, New York 11216

RE: Complaint ID: 13220176

Dear Mr. Robinson:

Flagship Credit Acceptance LLC ("Flagship") received correspondence from you via mail served on our registered agent on November 16, 2022. You titled your correspondence "Notice of the Right to Rescind Retail Installment Contract Signed: 11/01/2022," and you directed it to the below-named dealer, with a copy to Flagship. From what we can tell, your correspondence refers to a variety of laws that you state supports your right to rescind the motor vehicle contract you entered into with the dealer. Flagship has conducted a thorough investigation of your claim, the results of which are described below.

Please note that upon reviewing our records, we confirmed Flagship did not finance the purchase of your vehicle. By way of background, on November 1, 2022, you applied for credit with Victory Mitsubishi located in Bronx, New York (the "Dealer"). On that same day, you entered into a Retail Installment Sale Contract (the "Contract") with the Dealer in order to finance the purchase of a 2020 Chrysler 300. Flagship initially purchased the Contract from the Dealer, however, during the funding process for your loan, we could not verify the employment you listed on your credit application. As a result, the Contract was not funded by Flagship and was returned to the Dealer, and no account was created. Following receipt of your letter, we also reached out to the Dealer, which confirmed that the Vehicle has been financed by a different lender.

Accordingly, Flagship is not your lender, and any further concerns should be directed to the Dealer or the lender that has financed the purchase of your vehicle.

We thank you for bringing this matter to our attention and we apologize for any inconvenience this may have caused. You may contact me directly with any additional questions or concerns at (800) 327-8543, option 6, ext. 218.

Respectfully,

Andrea Markey Customer Advocate



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January 13, 2023

Henry L. Robinson 1072 Bedford Ave, #022 Brooklyn, New York 11216

Dear Mr. Robinson:

Flagship Credit Acceptance LLC ("Flagship") received correspondence from you via mail served on our registered agent on December 27, 2022 You titled your correspondence "Notice of the Right to Rescind Retail Installment Contract Signed: 11/01/2022," and you directed it to Flagship. From what we can tell, your correspondence refers to a variety of laws that you state support your right to rescind the motor vehicle contract you entered into with the dealer, Victory Mitsubishi (the "Dealer"). Flagship has conducted a thorough investigation of your claim, the results of which are described below.

Our records indicate that we received an almost identical correspondence from you on November 17, 2022 that was directed to the Dealer and which copied Flagship. We responded to this correspondence on December 13, 2022, and a copy of our response is attached for reference.

We advised in our prior response that upon reviewing our records, we confirmed Flagship did not finance the purchase of your vehicle. By way of background, on November 1, 2022, you applied for credit with Victory Mitsubishi located in Bronx, New York. On that same day, you entered into a Retail Installment Sale Contract (the "Contract") with the Dealer in order to finance the purchase of a 2020 Chrysler 300. Flagship initially purchased the Contract from the Dealer, however, during the funding process for your loan, we could not verify the employment you listed on your credit application. As a result, the Contract was not funded by Flagship and was returned to the Dealer, and no account was created. Following receipt of your letter, we also reached out to the Dealer, which confirmed that the vehicle has been financed by a different lender.

Accordingly, Flagship is not your lender, and any further concerns should be directed to the Dealer or the lender that has financed the purchase of your vehicle.

We thank you for bringing this matter to our attention and we apologize for any inconvenience this may have caused. You may contact me directly with any additional questions or concerns at (800) 327-8543, option 6, ext. 218.

Respectfully,

Andrea Markey Customer Advocate